



NATIONAL TENANT NETWORK

National Tenant Network  
P.O. Box 3058  
Canyon Lake, TX 78133

November 25, 2013

Stephanie J Myers

Redacted

Temple, TX Redac

RE: Consumer Disclosure Request

Stephanie,

We have received your request for a copy of your consumer profile that was provided to AIM Properties on June 26, 2013. I have enclosed the entire report with this letter. Also, per your phone request on November 25, 2013, I pulled a current eviction and criminal report on you, but there were no new entries.

For more current consumer credit profile information, simply go to [www.annualcreditreport.com](http://www.annualcreditreport.com) and pull a report from all three credit bureaus. You may do this for free, once every 12 months.

If you would like to discuss this with me, reply by e-mail to [stacy@ntnonline.com](mailto:stacy@ntnonline.com) or call me at 1-800-801-1371 x5. I stand ready to assist you in any way possible.

Sincerely,

Stacy Howell  
Executive Accounts Manager

P.O. Box 3058  
Canyon Lake, Texas 78133  
P: 1.800.801.1371 F: 1.800.801.3540  
[www.ntnonline.com](http://www.ntnonline.com)

Access No: DA 7978

Order No: 9460748

**NTN DecisionPoint Plus**

INSTANT RESIDENT SELECTION SYSTEM

Screened For: DA 7978 - Ivanhoe Duplexes  
26-Jun-2013**Applicant Information**Myers, Stephanie J  
**Redacted**  
Temple, TX **Redac**SSN \*\*\*-\*\*-5669  
DOB **Redacted**Income \$2,000  
Months at Residence 12  
Months at Employment 12

Rent \$500

**Rental Recommendation** - Based on subscriber's employment, residency and applicant score acceptance criteria.**Reject Applicant**Rent to Income - Accept applicant  
Score - Reject Applicant  
See rejection letter for details**Analysis Results**

Rent to Income Multiple Exceeds Requirement	Time at Residence Exceeds Requirement	Time at Employment N/A	Applicant Score <b>52</b>
--	--	---------------------------	------------------------------

Applicant Score based on analysis of tenant performance information, public records and credit report.

**Verification of Applicant Information**Applicant has credit report:  
Applicant social security number matches credit report:  
Applicant date of birth matches credit report:  
Applicant current address matches credit report:  
Applicant previous address matches credit report:  
Report of Credit Fraud found:Confirmed  
Confirmed  
Confirmed  
Not Confirmed  
N/A  
NoAcceptable  
(100-80)Conditional  
(79-60)Reject  
(59-00)**Additional Addresses**

see NTN Tenant Performance Profile

**Redacted** Temple TX **Redac**  
**Redacted** Austin TX **Redac**  
**Redacted** Round Rock TX **Redac****Additional Names (aliases)** see NTN Tenant Performance Profile**Alert Messages**

Current Address - verify address with applicant

**Tenant Performance Information** see NTN Tenant Performance Profile

No Tenant Performance/Lease Violations

**Public Records** see NTN Tenant Performance Profile**\* NO EXACT MATCH - See name match records on NTN Tenant Performance Profile****Custom Criteria Used in Calculating the Applicant Score**Ignore negative educational loans if present  
Ignore medical collections if present

End of NTN DecisionPoint

# NTN Tenant Performance Profile

Screened For: DA 7978 - Ivanhoe Duplexes  
26-Jun-2013

## Applicant Information

Myers, Stephanie J  
**Redacted**  
Temple TX **Red**

SSN \*\*\*-\*\*-5669  
DOB **Redacted**

Names Screened: Myers, Step\*

Databases for Search: Dallas/San Antonio/Austin; San Antonio/Austin/Dallas

## Additional Addresses

**Redacted**, Temple TX **Red**  
**Redacted**, Austin TX **Red**  
**Redacted**, Round Rock TX **Red**

## Eviction Filing Data

All Civil Court Records are filed by NAME ONLY. This makes it impossible to be certain that the following filings involve your applicant. Please call the plaintiff listed for more information.

28-Dec-2006 Case Number: TARF00022822-JP04  
Def: Myers, Stephen L  
Pla: Chase Home Finance LLC 972-386-5040

5852 Arena Circle Fort Worth TX 76179  
County: Tarrant

18-May-2010 Case Number: TAR-JP04-10-E0003116  
Def: Myers, Stephen  
Pla: Irene Lopez

05/27/2010-dflt Judg+  
901 Reveille Fort Worth TX 76108  
County: Tarrant

## Tenant Performance/Lease Violations

No Tenant Performance/Lease Violations Found

## Use of Applicant's SSN in Previous Screening

No Previous Use Found

## Landlord Identification

NTN suggests that this is the actual Property Owner for the address screened. NTN recommends that you contact them for a complete rental history on your applicant.

### Address Screened

### Database Used

**Redacted** [765] San Antonio/Austin/Dallas

No Landlord ID Found

**Redacted** [787] San Antonio/Austin/Dallas

Landlord: Ventana Oaks  
Phone: 512-310-0108

**Redacted** Austin, **Red**  
Date Verified: 25-Jan-2011

Landlord: Ventana Oaks Apartments  
Phone: 512-310-0108

**Redacted** Austin, **Red**  
Date Verified: 11-Oct-2010

Landlord: Ventana Oaks Apts  
Phone: 888-895-8974

**Redacted** Austin, **Red**  
Date Verified: 15-Jul-2005

Landlord: Spraddle Creek Apartments  
Phone: 512-310-0108

**Redacted** Austin, **Red**  
Date Verified: 08-Apr-2005

Landlord: The Ranch Apts  
Phone: 512-828-0555

**Redacted** Austin, **Red**  
Date Verified: 10-May-2004

**Redacted** [786] San Antonio/Austin/Dallas

No Landlord ID Found

# Experian Credit Report

701 Experian Parkway, PO Box 2002, Allen, TX, 75013, 888-397-3742

Screened For: DA 7978 - Ivanhoe Duplexes  
Report Date: 26-Jun-2013

## Screened Information

Myers, Stephanie J  
**Redacted**  
Temple TX **Red**

SSN \*\*\*-\*\*-5669  
DOB **Redacted**

## Personal Information

STEPHANIE J MYERS

**Redacted**, TEMPLE TX **Red**  
**Redacted**, AUSTIN TX **Red**  
**Redacted**, ROUND ROCK TX **Red**

DOB: **Redacted**  
21-Sep-2011 to 13-Aug-2012  
27-May-2009  
28-Jun-2008 to 16-Aug-2008

## Summary

Total Trades:	3	Historically 30:	0	Account Balance:	\$6,336
Current Trades:	2	Historically 60:	0	Monthly Payment:	\$248
Unrated Trades:	0	Historically 90+:	0	Amt Past Due:	\$0
Trades Now Past Due:	0	Inquiries:	1	Tradelines in Col:	\$0
Trades Now Negative:	1	Inq Last 6 Mos:	0	Collection Balance:	\$220
Hist Negative Trades:	0	Public Recs:	0	Total Collections:	\$110
High Credit	\$230-8,018	Collections:	2	Real Estate Balance:	\$0

## Trade Lines

Firm Name/ID Account Number Account Type Status	Opened Reported Last Act	CredLim HighCred Bus Kind	Balance PastDue Owner	MoPmnt MoRep Terms	Pay Pattern	30	60	90
ALLY FINANCIAL <b>Reda</b> <b>Redacted</b> Installment Open 1-AsAgreed AUTOMOBILE	10-Feb-2012 03-Jun-2013 22-Apr-2013	N/A \$8,018 FA	\$6,048 N/A JointContract	\$209 17	CCCCCCCCCCCC CCCCC	0	0	0
KÖHL'S/CAPONE <b>Redac</b> Revolving Open 1-AsAgreed CREDIT LIMIT: 300	11-Jul-2012 14-Jun-2013 06-Jun-2013	\$300 \$230 DC	\$178 N/A Individual	\$39 11	CCCCCCCCCCCC	0	0	0

## Trade Lines in Collection

Firm Name/ID Account Number Account Type Status	Opened Reported Last Act	CredLim HighCred Bus Kind	Balance PastDue Owner	MoPmnt MoRep Terms	Pay Pattern	30	60	90
RJM ACQ LLC <b>Reda</b> <b>Redact</b> Installment Closed 9-Collection	27-Jan-2010 03-Apr-2011 -----	N/A \$272 YZ	\$0 N/A Individual	N/A	B99999999999	0	0	0

PAID ACCOUNT/WAS A COLLECTION ACCOUNT, INSURANCE CLAIM OR GOVERNMENT CLAIM OR WAS TERMINATED FOR DEFAULT.  
ORIGINAL CREDITOR: COMPASS BANK CHECKING ACCOUNT-  
RECENT DELINQUENCY DATE(S): 03/11 ; 02/11

## Collections

Creditor Industry Code Status Narratives	Date Reported Orig Amt Date Date Assigned	Member Number Account Number	Balance Orig Amt
CREDIT MANAGEMENT LP Closed COLLECTION AGENCY ATTORNEY	16-Sep-2011 05-Jul-2011 05-Jul-2011	<b>Redacted</b>	\$110 N/A -----

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: X-TREME TAN LLC

RECENT DELINQUENCY DATE(S): 09/11

COUNTRY PLACE APARTMEN	06-Oct-2008	Redacted	N/A
	03-Jul-2008		N/A
Closed	03-Jul-2008		

LEASE

ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL COLLECTION DEPARTMENT.

ORIGINAL CREDITOR: COUNTRY PLACE APARTMENTS

RECENT DELINQUENCY DATE(S): 10/08

### Inquires

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>
04-Feb-2012	CREDCO	3903978

### Alert Messages

0084 SSN MATCHES

### SCORING

626

(38) SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED.

(14) LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED.

(18) NUMBER OF ACCOUNTS DELINQUENT.

(10) PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS.



26-Jun-2013

Stephanie J Myers

Redacted

Temple TX Reda

Dear APPLICANT:

Thank you for your recent application. The details on your application were carefully verified. Our uniform credit criteria was applied to the results of our investigation. Also evaluated was whether or not your income was sufficient, in light of your other debt, to meet the additional rental obligation. Based on information we have in our file, we have DENIED your application for the following reason(s):

Credit Report

Applicant does not meet subscribers acceptance criteria

The agency below provided us with information that may have influenced our decision.

Experian P.O. Box 2002 Allen, TX, 75013, 888-397-3742

However, the Agency did not make the decision and is unable to explain to you why the decision was made. According to the Fair Credit Reporting Act, you have the right to know what information was reported to us. You have the right to obtain a free copy of your credit report from the Agency above within sixty days. You have the right to dispute, directly with the Agency identified, the accuracy or completeness of the information contained in your file. The Agency must, within a reasonable period, reinvestigate. It must then remove or modify inaccurate information. The Agency may not charge a fee for the reinvestigation. If the reinvestigation does not resolve the dispute to your satisfaction you may send a statement to the Agency to be kept in your file explaining why you think the record is inaccurate. The Agency must include the statement, or a clear summary of your statement, in future reports.

We also obtained your credit score from this credit reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit Score: 626

Date: 26-Jun-2013

Score ranges from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

(38) serious delinquency and public record or collection filed.

(14) length of time accounts have been established.

(18) number of accounts delinquent.

(10) proportion of balance to high credit on bank revolving or all revolving accounts.

If you have any questions regarding your credit score, you should contact:

Experian P.O. Box 2002 Allen, TX, 75013, 888-397-3742

We obtained this information through:

NTN - Dallas - PO Box 3058 Canyon Lake, TX 78113 Tel. 800.801.1371

If we have based our decision on reasons provided to us by a person other than the Agency listed above,

you have the right to obtain a disclosure of the nature of the information provided to us by making a written request within sixty days.

Thank you for your interest in renting with us.

Yours Truly,

Access No: DA 7978

Order No: 9460749

**Statewide(instant) Criminal Search**Screened For: DA 7978 - Ivanhoe Duplexes  
26-Jun-2013**Applicant Information**

Myers, Stephanie J

SSN XXX-XX-5669

Redacted  
TEMPLE, TX Red

DOB Redacted

Jurisdiction: Texas

Name on File STEPHANIE JO MYERS  
 Date of Birth Redacted  
 Gender Female  
 Race White  
 Eye Color Green  
 Hair Color Brown  
 Height 5' 07"  
 Weight 142 lbs  
 Source Of Record Texas Department of Public Safety  
 Match Type Exact Name And DOB Match

**Offense: DRIVING WHILE INTOXICATED 2ND**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
9203271937	11-01004-3	MA	
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
Not Reported	01/29/2011		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
CONVICTED	05/16/2011	\$4,000.00	\$417.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
	Guilty		

**Offense Details**

Agency TX2460500  
 Citation 49.09 (A)  
 Individual ID Redact  
 NCIC Code 2600  
 Offense Code 54040010  
 Prosecuting Agency WILLIAMSON COUNTY (FLORENCE, TEXAS)  
 Tracking Number 9203271937  
 Transaction Number 19499629  
 TRS TRN Code A001

**Arrest Details**

Arresting Agency WILLIAMSON COUNTY (ROUND ROCK, TEXAS)

**Court Details**

Court Name WILLIAMSON COUNTY COURT AT LAW 3  
 Probation Sentence 15 months  
 Sentence Date 05/16/2011

**Offense: DRIVING WHILE INTOXICATED**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
9086875351	0605433	MB	
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
12/21/2005	12/21/2005		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
CONVICTED	06/05/2006	\$2,000.00	\$364.00



<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
	Guilty		

Offense Details

Agency	TX2460500
Citation	49.04
Individual ID	Redact
NCIC Code	2599
Offense Code	54040009
Prosecuting Agency	WILLIAMSON COUNTY (FLORENCE, TEXAS)
Tracking Number	9086875351
Transaction Number	15076171
TRS TRN Code	A001

Arrest Details

Arresting Agency	WILLIAMSON COUNTY (ROUND ROCK, TEXAS)
------------------	---------------------------------------

Court Details

Court Name	WILLIAMSON COUNTY COURT AT LAW 3
Probation Sentence	15 months
Sentence Date	06/05/2006

---

Name on File	STEPHANIE JO MYERS		
Date of Birth	Redacted		
Gender	Female		
Race	CAUCASIAN / WHITE		
Height	5 FEET 07 INCHES		
Weight	125 LBS		
Address	Redacted	ROUND ROCK, TX	Red
Source Of Record	Travis TX, Misdemeanors		
Match Type	Exact Name And DOB Match		

**Offense: ASSAULT CAUSES BODILY INJURY FAMILY VIOLENCE**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
C-1-CR-05-709604			10/20/2005
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
08/29/2005			
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
DISMISSED	07/31/2006	\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Travis			

---

Name on File	Stephanie Jo Myers
Date of Birth	Redacted
Gender	Female
Race	White
Eye Color	Green
Hair Color	Brown
Height	67
Weight	142 lbs
Source Of Record	Williamson, Texas
Match Type	Exact Name And DOB Match

**Offense: ASSAULT W/ BODILY INJURY**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
		MA	02/11/2004
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
05/20/2003	09/04/2003		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
Dismissed - Other	02/10/2005	\$0.00	\$0.00

<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			
<u>Offense Details</u>			
Arresting Agency	Williamson County Sheriff's Office		
<u>Court Details</u>			
Court Name	3		

Name on File	Stephanie Jo Myers
Date of Birth	Redacted
Gender	Female
Race	White
Eye Color	Green
Hair Color	Brown
Height	67
Weight	142 lbs
Source Of Record	Williamson, Texas
Match Type	Exact Name And DOB Match

**Offense: DRIVING WHILE INTOXICATED**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
		MB	01/24/2006
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
12/21/2005	12/21/2005		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
Final Conviction - Fine Only	06/05/2006	\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			
<u>Offense Details</u>			
Arresting Agency	Round Rock Police Dept		
<u>Court Details</u>			
Court Name	3		

**Offense: DRIVING WHILE INTOXICATED**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
		MB	10/15/2007
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
12/21/2005			
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
Motion to Revoke Denied	02/19/2008	\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			
<u>Court Details</u>			
Court Name	3		

Name on File	Stephanie Jo Myers
Date of Birth	Redacted
Gender	Female
Race	White
Eye Color	Green
Hair Color	Brown
Height	67
Weight	142 lbs
Source Of Record	Williamson, Texas
Match Type	Exact Name And DOB Match

**Offense: DRIVING WHILE INTOXICATED 2ND**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
--------------------	---------------------	----------------------	------------------

<u>Offense Date</u>	<u>Arrest Date</u>	MA	02/15/2011
01/29/2011	01/29/2011	<u>Charge Date</u>	
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
Final Conviction - Formal Probation	05/16/2011	\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			
<u>Offense Details</u>			
Arresting Agency	Round Rock Police Dept		
<u>Court Details</u>			
Court Name	3		

---

**Offense: DRIVING WHILE INTOXICATED 2ND**

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
		MA	02/15/2011
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
01/29/2011	01/29/2011		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
		\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			
<u>Offense Details</u>			
Arresting Agency	Round Rock Police Dept		
<u>Court Details</u>			
Court Name	3		

Access No: DA 7978

Order No: 9460750

## OFAC Search

Screened For: DA 7978 - Ivanhoe Duplexes  
26-Jun-2013

### Applicant Information

Myers, Stephanie J

Redacted

TEMPLE, TX Red

SSN XXX-XX-5669

DOB Redacted

NO RECORDS FOUND ON THIS SUBJECT

#### Criminal Report Disclaimer

This criminal background check is based upon limited identification information, i.e. name and/or birth date, etc. Because of this, absolute certainty that this check applies to the individual being screened is not possible. Caution is urged even when this check produces an accurate match. The data relied on for this criminal search was obtained from State Agencies and are updated through the Dru Sjodin data feed. Terrorist search results are obtained from the Federal Office of Foreign Asset Control and various State Agencies. These Agencies AND NTN URGE YOU to independently VERIFY all criminal background information prior to using the data. To verify terrorist matches contact the Federal Office of Foreign Asset Control at 202-622-2490. Additional information and verification can be obtained from the local law enforcement agency where the offender resides. No responsibility is accepted by NTN for errors in State records.

VERIFY ALL DATA